5 Past Accomplishments and New Housing Goals, Policies, and Programs

Chapters 2 through 4 of this Housing Element establish the housing needs, constraints, and resources in Belmont. This chapter evaluates the City's accomplishments since adoption of the 2001-2006 Housing Element and sets forth the City's goals, policies, programs, and quantified objectives to address the identified housing needs for the 2007-2014 planning period.

5.1 2001-2006 HOUSING PLAN ACCOMPLISHMENTS

PROGRESS IN MEETING THE 2001-2006 RHNA

Belmont's allocated share of the Regional Housing Needs Allocation (RHNA) was a total of 317 new units over the 2001-2006 planning period. This allocation was comprised of 57 very low, 30 low, 80 moderate, and 150 above moderate-income units. Belmont met the full Regional Housing Needs Allocation during the planning period.

Progress toward the 2001-2006 RHNA can be measured by housing production from January 1, 2001 through June 30, 2006. During this period, 402 units were built in Belmont, including 14 single-family homes, 84 townhomes, 301 multi-family units, and 3 second units. These units are assigned to the four income categories as follows: 74 very low-, 53 low-, 100 moderate-, and 175 above moderate-income. The Belmont Redevelopment Agency (RDA) actively supported the development of the Belmont Apartments, a 24-unit studio apartment complex for very-low income individuals with mental illness on F Street, developed by the Mental Health Association of San Mateo County. In addition, 200 units of student housing at the Notre Dame de Namur campus and 70 assisted-living senior units were constructed. Table 5.1 summarizes the City's progress in meeting the 2001-2006 RHNA.

Table 5-1 Progress Towards 2001-2006 RHNA (Housing Units)

	Very Low	Low	Moderate	Above Moderate	Total
2001-2006 RHNA	57	30	80	150	317
Units Approved or Built	74	53	100	175	402
Surplus	17	23	20	25	85

Source: City of Belmont Planning Department

SUMMARY EVALUATION OF OTHER ACCOMPLISHMENTS

As part of the Housing Element, cities must periodically review the progress, effectiveness, and continued appropriateness in implementing the adopted programs. These results should be quantified, wherever possible, and qualitative where necessary. The City's housing accomplishments during the 2001-2006 planning period are evaluated as part of the basis for developing appropriate policies and programs for the 2007-2014 planning period. A full account of the program accomplishments from the 2001-2006 planning period can be found in the Appendix. A summary of the major accomplishments from the 2001-2006 planning period includes the following:

- A total of 7 loans were awarded under the Home Buyer Assistance Program totaling \$740,000.
- The City provided a total of \$159,825 to HIP Housing and Shelter Network.
- The City provided \$450,000 in grant and loan money to help construct Belmont Apartments, the 24-unit complex for very-low income individuals with mental illness.
- The City provided subsidized rent to the Center for Independence of the Disabled (CID) until 2008, plus \$50,000 to help them relocate to San Mateo; and
- The City subsidized rent for the Belmont House Group Home and Crestview Group Home, which serve low- and moderate-income developmentally disabled individuals.

5.2 HOUSING GOALS, POLICIES AND PROGRAMS

The following represents the Goals, Policies, and Programs for the 2007-2014 planning period. Programs that existed in the prior planning period (see the Appendix) have been revised as appropriate to improve the success of the program during this planning period. In the case of new programs, listed actions were derived in response to the constraints analysis, public input, and State law requirements.

HOUSING AND NEIGHBORHOOD CONSERVATION

Housing and neighborhood conservation are important to maintaining and improving quality of life. While the majority of housing in Belmont is in average or good condition, some of the older neighborhoods and some multi-family housing show signs of deterioration. Efforts to improve and revitalize housing must address existing conditions, but also focus on encouraging preventative efforts to ensure that housing stock quality is maintained. The policies below address the issue of housing and neighborhood conservation.

- Goal 1: Assure the quality, safety, and livability of existing housing and the continued high quality of residential neighborhoods.
- **Policy 1.1** Continue to monitor and enforce building and property maintenance code standards in residential neighborhoods.
- **Policy 1.2** Continue to provide City services designed to maintain and enhance the quality of the housing stock and neighborhoods.
- **Policy 1.3** Continue to promote the repair, revitalization, and rehabilitation of residential structures that have fallen into disrepair.

Program 1.1: Code Enforcement

The enforcement of existing property maintenance codes is a primary means to preserve housing and the quality of neighborhoods. The Code Enforcement Division is responsible for enforcing City ordinances related to property maintenance, building conditions, and other issues. Code Enforcement staff inform property owners of substandard building conditions and the requirements to rectify the issues.

In addition, staff refers property owners to available financial resources and programs, including the Redevelopment Agency's Owner Occupied Rehabilitation Assistance Program, San Mateo County (SMC) rehab programs, and PG&E weatherizing loans.

Action 1: Continue to implement code enforcement activities.

Action 2: Prepare an annually-updated information sheet containing available financial resources and housing rehabilitation services for property owners and tenants to be handed out during the code enforcement process and posted on the City's website.

Action 3: Maintain an inventory of code enforcement actions in order to determine citywide trends, such as overcrowding, and evaluate potential actions the City can take to counter these trends.

Action 4: Evaluate options to support the sole code enforcement officer with staff in other departments, i.e., police department, Community Development Department, or other departments.

Responsibility:

Community Development Department (CDD)

Funding Source:

General Fund, RDA

Timeline:

Action 1: This program is ongoing.

Action 2: Initiate this action by December 2010.

Action 3: Initiate this action by December 2011.

Action 4: Initiate this action by December 2011.

Program 1.2: Residential Records Report and Inspection Program

The Residential Records Report and Inspection Program would require the real estate agent (or owner) representing a house or condominium for sale to: a) request a summary of permit activity for the property from the City; and b) schedule a physical inspection by City staff (or City representative). The program is intended to identify any additions or major remodeling projects that were constructed without proper permits. This process will ensure that homes meet code specifications and will facilitate disclosure during the resale process.

Action 1: Establish and maintain an Existing Conditions Survey for single-family properties.

Responsibility: CDD

Funding Source:

General Fund, RDA

Timeline:

Action 1: Initiate this action by December 2011.

Action 2: Initiate this action by December 2011.

Action 2: Implement a two-year pilot Residential Records Report and Inspection Program.

Action 3: Evaluate and determine whether to adopt a final Residential Records Report and Inspection Program by June 2014.

Action 3: Complete this action by June 2014.

Program 1.3: Owner-Occupied Home Rehabilitation Program

The Home Rehabilitation Loan Program offers a ten-year, no-interest rehabilitation loan to lower and moderate-income homeowners within the redevelopment area. The loans must be used to correct structural, health and safety deficiencies (e.g. electrical, re-roofing, plumbing, heating, and pest control) and for cosmetic improvements. The maximum loan amount that can be secured is \$15,000. Of that total, a minimum of 75 percent of the loan must be used to correct structural and/or health and safety deficiencies and a maximum of 25 percent may be for cosmetic improvements.

Action 1: Provide updated program information and application materials on the City's website and at the permit center. Each year the City will publicize available funds.

Action 2: Evaluate the terms of this program to encourage participation.

Action 3: Consider fostering a relationship with the County Department of Housing to assist in the marketing and implementation of the Agency's Owner-Occupied Home Rehabilitation Assistance Program.

Program 1.4: Multi-Family Rehabilitation Program

In 1998, the City established the Multi-Family Rehabilitation Assistance Program to provide funding to assist the exterior rehabilitation of existing multi-family residential structures. Under this program, the City offers zero-interest loans for a term of fifteen years. The maximum loan amount is \$50,000. In exchange for the financial assistance, the project owner must provide low-and moderate-income units. Eligible properties are those located in the redevelopment project area and are designated for multi-family housing in the General Plan.

Action 1: Provide updated program information and application materials on the City's website and at the permit center. Each year the City will include an announcement of available funds by direct mail (may

Responsibility: CDD

Funding Source:

RDA, Low-to-Moderate Income Housing Fund (LMI)

Timeline:

This program is ongoing.

Action 1: This action will be initiated by December 2010 with annual updates.

Action 2: This action will be initiated by December 2011.

Action 3: Initiate this action by December 2011.

Goal: 10 Households Assisted

Responsibility: CDD

Funding Source: LMI

Timeline:

This program is ongoing.

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action by December 2010 with annual updates.

Action 3: Initiate this action by

be included in a utility bill).

Action 2: Evaluate the terms of this program to encourage participation.

Action 3: Evaluate the feasibility of allowing any mixed-use or multi-family property to be eligible for this loan program, regardless of the General Plan designation.

Action 4: Consider fostering a relationship with the County Department of Housing to assist in the marketing and implementation of the Agency's Multi-Family Rehabilitation Assistance Program.

Program 1.5: Condominium Conversion Ordinance

Due to high home prices, most lower-income households in Belmont are renters and occupy apartment units that are typically more affordable than single-family homes or condominiums. Some apartment owners may be motivated to convert their properties into condominiums. The City enforces the Condominium Conversion Ordinance, which ensures that rental units are not converted to condominiums without adequate provisions for the relocation of existing tenants. The ordinance also requires an accounting of comparable rental units available.

Action 1: Continue to enforce the Condominium Conversion Ordinance.

Program 1.6: Preservation of Affordable Housing

Thirteen assisted projects offering 267 affordable units are located in Belmont. Almost all of these units are not at risk of conversion to market rate during the planning period. However, initial review suggests that units in the Belmont Vista senior housing project may be at-risk of conversion to market rates. The Belmont Redevelopment Agency holds the affordability covenant with the property owner of Belmont Vista, which will expire in April 2014. Based on the initial analysis contained in Chapter 2, it would cost approximately \$2.2 million to preserve the 10 senior units for 15 additional years, or at least \$2.7 million to construct 10 new senior units.

Action 1: Establish a comprehensive program for the preservation of assisted units. As part of the program, consider:

Conducting a complete survey of assisted

December 2011.

Action 4: Initiate this action by December 2011.

Goal: 3 Multi-unit developments assisted

Responsibility: CDD

Funding Source: Staff time

Timeline:

This program is ongoing.

Responsibility: CDD

Funding Source:

General Fund, LMI

Timeline:

Action 1: Initiate action by December 2010.

Action 2: Complete by April 2011.

Action 3: Initiate action by December 2011.

Actions 4 and 5: On-going as required.

- projects in Belmont;
- Evaluating the types and amounts of subsidies being provided by the City of Belmont or the Redevelopment Agency; and
- Creating a risk-monitoring program for assisted projects at risk of converting to market rate.

Action 2: Determine the Agency's plan related to the 10 subsidized senior units at Belmont Vista at least three years prior to the contract expiration date.

Action 3: Streamline and enforce the annual reporting required to verify income limits of affordable units with an emphasis on for-profit owners.

Action 4: Provide technical assistance to property owners and/or organizations interested in purchasing and maintaining the properties should the owners be interested in selling as necessary and when feasible.

Action 5: Conduct tenant notifications required by law.

HOUSING PRODUCTION

The Regional Housing Needs Determination addresses the need for decent, adequate, and affordable housing to accommodate existing and future housing needs. In order to further these goals, Belmont is committed to assisting in the development of adequate housing that is affordable to all economic segments of the community.

- Goal 2: Facilitate the development of a variety of housing types at appropriate locations.
- **Policy 2.1** Provide residential sites through land use, zoning, and specific plan designations to encourage a broad range of housing opportunities.
- **Policy 2.2** Facilitate the production of affordable housing through appropriate land use designations and flexible development standards.

Program 2.1: Affordable Housing Development

The Belmont Redevelopment Agency (RDA) manages the housing set-aside funds which must be used to facilitate the development of affordable housing. The RDA has used these funds in the past to purchase properties in strategic locations to create larger development sites, preserve or adaptively reuse historic buildings, and subsidize affordable housing.

Action 1: Continue to strategically acquire properties that can be leveraged to support affordable housing development, when financially appropriate.

Action 2: Continue to provide financial assistance for housing development projects that are affordable for all income groups including extremely low, very low, low, and moderate income households.

Program 2.2: Affordable Housing Rehabilitation

The Belmont RDA has a history of facilitating the development of affordable housing through the acquisition and rehabilitation of existing units.

Since January 1, 2007, the RDA has acquired five units using set-aside funds, in order to rehabilitate them as affordable units. In addition, the RDA is completing the renovation of the historic Emmett House as two affordable units, which are anticipated to be rented by 2010. The RDA will contract with a housing manager to manage the units. As discussed in Chapter 4, the RDA intends to continue to acquire and/or rehabilitate units to maintain and increase the City's affordable housing stock. Wherever possible, the RDA will target units that would qualify as

Responsibility: CDD, RDA

Funding Source:

RDA (LMI funds)

Timeline:

This program is ongoing.

Responsibility: CDD, RDA

Funding Source:

RDA (LMI funds)

Timeline:

Action 1: This action is ongoing.

Action 2: Initiate this action by

December 2010.

Action 3: Initiate this action by December 2011.

Adequate Sites Alternatives for rehabilitation.

Action 1: Continue to acquire and/or rehabilitate existing units, when financially appropriate. Whenever feasible, prioritize sites that would qualify as Adequate Sites Alternatives.

Action 2: Contract with a housing manager to manage the RDA's affordable units.

Action 3: Develop a policy which would give public employees, such as fire fighters, police officers, and teachers, priority to rent or purchase affordable units rehabilitated by the RDA.

Action 4: Continue to monitor City- and Agencyowned properties to ensure that affordability is being maintained. **Goal**: Average of two (2) units acquired and rehabilitated annually.

Program 2.3: Economic Development Strategy

In 2007, the City Council adopted three target economic development sites in the downtown (and within the redevelopment area). As part of the Economic Development Strategy, a vision was created for each site. There is an ongoing RFQ/RFP process to find developers for these target sites.

Currently, the City is working on a series of actions related to the implementation of the Economic Development Strategy that will replace the Downtown Specific Plan as the regulatory framework for the central business district area. These are:

Action 1: Replace Downtown Specific Plan area zoning with new base zoning districts with comprehensive development standards. The zoning will:

- Allow high-quality, mixed-use, high-density (30-45 units/acre), 40-50 foot-tall development;
- Consider alternative parking arrangements such as shared parking, parking districts, or requirement for parking to be behind primary buildings;
- Streamline the development process; and
- Incorporate provisions to protect the economic viability of existing commercial uses, while considering the quality of life for new residents.

Responsibility: CDD

Funding Source:

None required

Timeline:

Action 1: Fall 2010

Action 2: Fall 2011

Action 3: Initiate by Fall 2010

Action 4: Initiate by Spring 2012

Action 5: Initiate by Spring

2012

Action 2: Adopt design guidelines for the Villages of Belmont Area to clarify requirements and facilitate the development review process.

Action 3: Consider a comprehensive parking strategy for the Villages of Belmont area, in order to reduce the burden of providing on-site parking on small parcels and optimize land use efficiency.

Action 4: Replace the Downtown Specific Plan with a new Villages of Belmont Element in the General Plan.

Action 5: Consider identifying additional target sites on El Camino Real to facilitate additional mixed-use, higher density residential development on transit corridors.

Program 2.4: Developer Outreach

The City regularly meets with developers from the private and nonprofit sectors interested in affordable housing development opportunities in the City of Belmont. Early in 2008, the City created a City "welcome" packet available on mini disk, which provides prospective businesses and other interested parties with information on Belmont. The City held a breakfast and other meetings for developers prior to the Belmont Village presentation in July 2008. A RFQ was been distributed in order to find a master developer for Firehouse Square in January 2009.

Action 1: Revise development review process and permit materials to be distributed at the permit center and on the City's website to explain the various steps in the process. This includes what materials need to be submitted and when and how long review will take at each juncture.

Action 2: Distribute an RFQ for a master developer for the northern block of the Emmett Square Target Site to local and regional developers.

Action 3: Distribute an RFQ for a master developer for the Belmont Station Target Site to local and regional developers.

Action 4: Continue to meet with private and nonprofit housing developers on a regular basis. Consider hosting an annual developer roundtable to discuss development opportunity sites and other development issues.

Responsibility: CDD, RDA

Funding Source:

General Fund, RDA

Timeline:

This program is ongoing.

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action by December 2010.

Action 3: Initiate this action by December 2012.

Action 4: On-going

Program 2.5: Site Consolidation

The City will work with developers and property owners to consolidate multiple small parcels into larger project sites so that they are more viable for mixed-use and multi-unit development types. As part of the Economic Development Strategy, the Redevelopment Agency adopted a Unified Development Plan for the Firehouse Square Target Site in 2008, and intends to do the same for the remaining target sites.

In addition, the City will develop a program that: (a) targets other sites in the downtown area and along the El Camino Real corridor; (b) gives consideration to new, synergistic development activities; (c) considers proximity to transit; and (d) considers the common ownership of individual parcels.

Action 1: Establish a unified development area for the northern block of the Emmett Square Target Site.

Action 2: Establish a unified development area for the Belmont Station Target Site.

Action 3: The Redevelopment Agency in cooperation with the Community Development Department shall develop, adopt and implement a lot consolidation program to allow for the assembly of multiple continuous parcels. The program will consider incentives such as:

- Density bonuses (Program 4.3),
- Direct Redevelopment Agency funds to leverage consolidation (Program 2.1), and
- Other available incentives.

Action 4: The Redevelopment Agency will work directly with property owners and affordable housing developers to facilitate consolidation of parcels by:

- Conducting an outreach program to potential housing developers utilizing targeted mailings, emails and phone calls;
- Providing a map of opportunity sites, such as the ones identified in the Housing Element, on the City's website as well as on handouts at the Permit Center; and
- Evaluating the potential to vacate alleys or rights-of-way that are no longer needed for public use for consolidation with adjacent sites.

Responsibility: CDD

Funding Source:

Staff time, RDA

Timeline:

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action by December 2012.

Action 3: Initiate this action by December 2012.

Action 4: Initiate this action by December 2012.

Program 2.6: Second Units

Given the limited developable land remaining in Belmont, the City recognizes that second units present an opportunity to increase the amount of affordable rental housing. Very few legal second units have been built in Belmont; however, it is believed that there are many unrecognized units that have been built without proper permits. Therefore, the City is considering a comprehensive review and evaluation of the policies related to existing and proposed secondary dwelling units.

Action 1: Establish an ad hoc committee to evaluate the existing secondary dwelling unit policies and develop programs to address issues related to existing and proposed secondary dwelling units. The committee will consider for recommendation to the decision-making bodies:

- The development of a Second Unit Legalization Program, which would potentially provide incentives to legalize non-recognized second units;
- The existing development standards and permit processes for secondary dwelling units to determine if they should be modified to facilitate the development of legal second units.

Action 2: Analyze existing secondary dwelling unit ordinance to ensure compliance with State law, and update the zoning ordinance as necessary.

Responsibility: CDD

Funding Source:

Staff time, General Fund

Timeline:

Action 1: Initiate this action by December 2011

Action 2: Initiate this action by December 2010.

Program 2.7: Promotion of Small Lot Development

The City recognizes that development on small lots is a challenge. To that end this program seeks to promote small lot development through the following action:

Action 1: Consider allowing development standards to be modified for small lots, rather than requiring applicants to apply for a variance or a zone change, if projects can demonstrate that they comply with design guidelines and do not cause substantial adverse impacts on adjoining properties.

Action 2: Consider working with affordable housing developers and/or management companies to manage groups of smaller housing developments in order to create economies of scale and support affordable housing development.

Program 2.8: El Camino Real Transit Corridor

The existing zoning along the El Camino Real corridor primarily includes C-2, C-3, C-4, and R-4 districts. These districts allow residential densities up to 30 units per acre with a conditional use permit. The City intends to consider new zoning provisions for the transit corridor during the Housing Element planning period to facilitate higher density redevelopment and infill development appropriate for the major transportation corridor. Development standards that will be considered include increased building heights and FAR, and the modification of the requirement for conditional use permits for multi-family residential uses. This re-zoning program is not required in order to meet the sites inventory requirement for the RHNA; however, it should reduce the constraints on housing development in the area.

Action 1: Consider modifying the zoning districts along the El Camino Real transit corridor to facilitate mixed-use and development of a variety of housing types.

Responsibility: CDD

Funding Source:

Staff time

Timeline:

Action 1: Initiate this action by December 2011.

facilitate

Responsibility: CDD

Funding Source:

RDA

Timeline:

Action 1: Initiate this action by December 2011.

HOUSING ASSISTANCE

Belmont is home to seniors, large families, disabled persons, single parents, the homeless, students and others who face greater difficulty in finding decent and affordable housing due to special circumstances. The following policies help to address their housing needs.

- Goal 3: Expand and protect housing opportunities for all economic segments and special needs groups within the community.
- **Policy 3.1** Use public financial resources to support the provision and production of housing for lower income households, and persons and families with special needs.
- **Policy 3.2** Provide rental and homeownership assistance to address existing housing problems and expand housing opportunities.
- **Policy 3.3** Support the conservation of government-subsidized housing and other affordable housing development.
- **Policy 3.4** Provide for supportive services for special needs groups, including seniors, large families, the disabled and single parents, among others.

Program 3.1: First-Time Home Buyer Assistance Program

The Home Buyer Assistance Program provides down payment assistance in the form of long-term, low-interest loans to low- and moderate-income first-time home buyers in Belmont who wish to purchase homes in the redevelopment area. Funds are available to assist with the purchase of a single-family home, townhome, or condominium. The maximum loan amount is \$75,000 with a 3 percent down payment required; there is no maximum purchase price. The term of the loan is 30 years and the loan may be paid-off any time prior to the 30-year term without penalty.

Action 1: Initiate marketing for this program, including having updated program information and materials available on the web and at the permit center.

Action 2: Investigate opportunities for contracting with other agencies to advertise and manage the First-time Home Buyer Assistance Program.

Responsibility: CDD

Funding Source: RDA (LMI)

Timeline:

This is an ongoing program.

Action 1: Initiate this action by December 2011.

Action 2: Initiate this action by December 2011.

Goal: An average of at least one (1) loan per year

Program 3.2: Mortgage Credit Certificate

The Mortgage Credit Certificate (MCC) program is a federal program managed by the San Mateo County Department of Housing that allows qualified first-time home-buyers to take an annual credit against federal income taxes of up to 15 percent of the annual interest paid on the applicant's mortgage. This enables homebuyers to have more income available to qualify for a mortgage loan and make monthly payments. The MCC program has covenant restrictions to ensure the affordability of the participating homes for a period of 15 years.

Action 1: Actively educate prospective buyers about the program by distributing materials, posting materials on the City website, and meeting with realtors and homebuilders.

Program 3.3: Section 8 Rental Assistance

The Section 8 Rental Assistance Program extends rental subsidies to extremely low-, very low-, and low-income households, including families, seniors, and the disabled. The Section 8 Program either provides vouchers to private landlords on behalf of low-income families as part of the Housing Choices Voucher Program, or directly subsidizes property owners to make standard housing available to low-income families at affordable rental rates as part of the Project-based Program. As of December 8, 2008, 102 Belmont households received Section 8 voucher assistance through the San Mateo County Housing Authority. In addition, two publically-assisted housing complexes in Belmont receive Section 8 subsidies.

Action 1: Set up a meeting between City and County staff members responsible for the Section 8 program so that City staff become better educated about the opportunities available through the program.

Action 2: Publicize Section 8 by posting information about the program on the City's website and make information available at the permit center.

Action 3: Encourage new housing developers and management companies to participate in the Housing Choices Voucher Program or the Project-based Program during preparation of future development agreements or affordable housing programs.

Responsibility:

CDD, San Mateo County Department of Housing

Funding Source: General Fund

Timeline: This program is ongoing

Action 1: Initiate this action by December 2011.

Responsibility:

SMC Housing Authority

Funding Source: HUD

Timeline:

Actins 1, 2 and 3: Initiate all actions by December 2011.

Program 3.4: Nonprofit Assistance

The City supports nonprofit organizations that provide housing and support services to Belmont residents. For instance, the Human Investment Project for Housing provides homesharing services for seniors, the disabled, and single-parent families. Homesharing offers the benefits of reducing housing costs, promoting independence, and providing companionship and increased security for residents. The City provides annual financial assistance to HIP.

The City also provides annual financial assistance to other local non-profits which provide shelter and services for extremely low income households, such as Shelter Network, which operates several emergency shelters in the County and CALL Primrose, which provides emergency direct aid, such as food assistance, rental and utility assistance, and information and referrals.

Action 1: Continue to provide financial assistance to community service organizations such as HIP Housing, Shelter Network, CALL Primrose, and Samaritan House, when financially appropriate.

Action 2: Publicize the programs through its website, and flyers at the permit center and senior and community center.

Program 3.5: Participation in HEART

The mission of the Housing Endowment and Regional Trust (HEART) of San Mateo County is to raise funds from public and private sources to finance affordable housing in San Mateo County through loans to developers and homebuyers. As of Spring 2009, HEART has raised \$10 million and invested in more than 650 new housing units. Belmont joined HEART in 2008.

Action 1: Continue to participate in HEART, or other comparable programs.

Action 2: Actively publicize the revolving affordable housing loan program and First-time Homebuyers loan program available through HEART.

Responsibility: CDD

Funding Source:

General Fund, RDA

Timeline:

Action 1: This program is ongoing.

Action 2: Initiate this action by December 2011.

Responsibility: CDD

Funding Source:

General Fund, RDA

Timeline:

Action 1: This program is ongoing.

Action 2: Initiate this action by December 2010.

Program 3.6: Emergency Shelters

Per State law (SB 2), the City must identify a zoning district where emergency shelters are permitted by right. The City has evaluated potential areas and sites that would be appropriate – near transit and services -- and adequate to accommodate the City's identified need (5 to 10 beds). These areas are generally between El Camino Real and Old County Road, and are currently zoned C-3 and C-4.

Action 1: Within one year of the adoption of the 2007-2014 Housing Element, amend the Zoning Ordinance and Zoning Map to create an overlay district. which permits emergency shelters by right and without a Use Permit. The overlay district will apply to an area within the C-3 and C-4 zoning districts.

Action 2: Ensure that the designated overlay district(s) has sufficient and reasonably available acreage (vacant or underutilized) to meet the City's identified need within the planning period, including the potential for reuse or conversion of existing buildings.

Action 3: Ensure that the overlay district(s) includes appropriate development standards and review process for emergency shelters, which are not more stringent than other permitted uses within the underlying zone.

Action 4: Develop a partnership with Shelter Network to further support their efforts to house homeless families and individuals.

Responsibility: CDD

Funding Source: Staff time

Timeline:

Action 1: January 2011

Action 2: January 2011

Action 3: January 2011

Action 4: January 2011

REMOVAL OF GOVERNMENT CONSTRAINTS

Market factors and government regulations can significantly impact the production and affordability of housing. Although market conditions are often beyond the direct influence of any jurisdiction, efforts can be directed at ensuring the reasonableness of land use controls, development standards, permit-processing, fees and exactions, and governmental requirements to encourage housing production.

- Goal 4: Where appropriate, mitigate unnecessary governmental constraints to the maintenance, improvement, and development of housing.
- **Policy 4.1** Periodically review the City's regulations, ordinances, and fees and exactions to ensure they do not unduly constrain the production, maintenance, and improvement of housing.
- **Policy 4.2** Offer regulatory incentives and concessions for affordable housing, such as exceptions to development standards, density bonuses, or fee waivers where deemed to be appropriate.

Policy 4.3 Provide for streamlined, timely, and coordinated processing of residential projects to minimize holding costs and encourage housing production.

Program 4.1: Special Needs and Extremely Low Income Housing

Belmont facilitates and encourages the provision of housing services for its special needs population, including disabled persons, homeless persons, and extremely low income households. In order to meet the requirements of State law and better support housing for persons with special needs, the Zoning Code should be amended as follows:

Action 1: Amend the Zoning Ordinance to: (1) include a definition for residential care facilities; (2) indicate that residential care facilities with six or fewer persons are permitted by right in residential zones; and, (3) indicate in which zones residential care facilities with seven or more persons are permitted with a use permit.

Action 2: Ensure that transitional and supportive housing is treated as any other residential use in zones that permit residential development.

Action 3: Ensure that the definition of family as used in the Zoning Ordinance complies with State law.

Action 4: Add definitions for Apartment Hotel, Single Room Occupancy (SRO), and other housing types appropriate for extremely low income households to the Zoning Ordinance.

Action 5: Amend the Zoning Ordinance to remove the R-5 Zoning District. Any uses that are currently permitted in the R-5 District may be permitted in an alternative district.

Responsibility: CDD

Funding Source: General Fund

Timeline:

Action 1: Initiate this action by December 2011.

Action 2: Initiate this action by December 2010.

Action 3: Initiate this action by December 2010.

Program 4.2: Transfer of Development Rights

The City allows property owners to voluntarily transfer development potential that they are permitted by the San Juan Area Plan along the roadway on which they are located. The City has regulations permitting landowners to sell the development potential permitted them to owners along the same roadway. Regulations provide incentives to landowners that decide to purchase the development potential, including reduced minimum lot sizes, increases in the sizes of houses, and reduced roadway and infrastructure improvements.

Action 1: Continue to allow the transfer of development rights or floor area within the San Juan Area.

Action 2: Consider the feasibility of amending the transfer of development rights program in order to allow development rights to be transferred from the hillside areas to the Villages of Belmont.

Program 4.3: Density Bonus

The City's density bonus provisions in the Zoning Ordinance currently state that a 25 percent density bonus and at least one additional financial or an in-lieu incentive of equal financial value are available when one of the following conditions are met: 1) 10 percent of the units are affordable to very low income persons; 2) 20 percent of the units are affordable to low-income persons; or, 3) 50 percent of the units are for senior/disabled persons.

Action 1: Amend the Zoning Ordinance to comply with new State law (SB 1818) to increase the maximum bonus allowed to 35 percent.

Action 2: Notify applicants that they are entitled to bonuses up to 35 percent under State law, until the Zoning Ordinance is amended.

Responsibility: CDD

Funding Source: General Fund

Timeline:

Action 1: This program is ongoing

Action 2: Initiate this action by December 2011.

Responsibility: CDD

Funding Source: Staff time.

Timeline:

This is an on-going program.

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action upon adoption of this Housing Element.

Program 4.4: Development Review Process

The City currently requires developers of multi-family housing to implement a neighborhood outreach plan and secure a CUP; projects are also subject to design review. In commercial/manufacturing zones, developers follow the same process, except the project can be administratively approved by the Community Development Director.

The City convened a Permit Efficiency Task Force to explore improvements and efficiencies to the City's permit services which has made a number of recommendations that the Council has directed to be implemented.

Adopting updated design guidelines for various development types is also a priority for the City. New design guidelines for single family residential and duplex uses are currently being written and reviewed. The City intends to adopt new design guidelines for multi-unit residential and mixed-use development projects as the next step. Specific design guidelines will be prepared for the Villages of Belmont area, per Program 2.3.

To further streamline the development review process, the City will do the following:

Action 1: Ensure that the development process complies with State law. This will entail:

- Eliminating any time used to determine the level of environmental review for secondary dwelling units, as these are generally CEQAexempt;
- Capping the number of days needed to act on a CEQA-exempt single-family unit permit application to 60 days; and,
- Capping the number of days needed to act on a multi-family permit application that requires an EIR to 180 days (90 days if the project requires an EIR and at least 49 percent of the units are affordable), and 60 days if the project requires a Negative Declaration or is CEQA-exempt.

Action 2: Adopt design guidelines for single-family and duplex residential uses.

Action 3: Adopt design guidelines for multi-unit and mixed-use development projects.

Responsibility: CDD

Funding Source: Staff time.

Timeline:

Action 1: Initiate this action by

December 2010.

Action 2: December 2010

Action 3: December 2012

Program 4.5: Planned Development

The Planned Development (PD) district is designed to accommodate various types of development, such as residential projects, neighborhood and community shopping centers, as well as professional and administrative areas among others. The district was established to allow flexibility of design that is in accordance with the objectives of the General Plan.

Action 1: Continue to allow Planned Development zoning.

Responsibility: CDD

Funding Source: Staff time.

Timeline:

This is an ongoing program.

Program 4.6: Parking

In order to reduce the burden of providing on-site parking for housing units and reduce the overall cost of housing production, the City intends to revise the existing parking standards for the downtown and transportation corridors.

Action 1: Consider amending the Zoning Ordinance to reduce the studio unit parking requirement from 2 spaces per unit to 1.5 or 1 space per unit.

Action 2: Conduct a parking study for the Villages of Belmont area to determine the existing number of onstreet and off-street parking spots available and not already committed as part of an existing CUP, in order to determine appropriate parking standard reductions.

Action 3: Evaluate the feasibility of establishing parking districts within the Villages of Belmont area to allow the City/Agency to develop public parking structures.

Action 4: Facilitate shared parking opportunities in the Villages of Belmont area and corridors through the Unified Development Areas (master plans).

Responsibility: CDD

Funding Source: Staff time

Timeline:

Action 1: Initiate this action by December 2011.

Action 2: Complete this action by December 2010.

Action 3: Initiate this action by December 2012.

Action 4: Initiate this action by December 2011.

Program 4.7: Multi-Family Development

In order to reduce uncertainty in the development review process, the City will consider modifying or removing the conditional use permit requirement for new multi-family development projects in high-density residential zones. At this time the conditional use permit process is used to ensure that large development projects meet the City's expectations for design, maintenance, and landscaping. However, the City intends to adopt new design guidelines for multi-family and mixed-use development which will ensure that the expectations can be worked through during design review instead of requiring the CUP process.

Action 1: When the multi-family residential and mixed-use development design guidelines are adopted, amend the Zoning Ordinance to remove the conditional use permit requirement for multi-family development projects in high-density residential zones.

Responsibility: CDD

Funding Source: Staff time

Timeline:

Actions 1: Initiate this action by

January 2013.

FAIR AND EQUAL HOUSING OPPORTUNITY

Ensuring fair and equal housing opportunity is an important goal. Whether through mediating disputes, investigating bona fide complaints of discrimination, or through the provision of education services, the provision of fair housing services is important to ensuring fair and equal access to housing.

- Goal 5: Ensure fair and equal housing opportunity for all persons regardless of race, religion, sex, marital status, family type, ancestry, national origin, color or other protected status.
- **Policy 5.1** Support the provision of fair housing services to residents and ensure that residents are aware of their rights and responsibilities with respect to fair housing.
- **Policy 5.2** Discourage discrimination in either the sale or rental of housing on the basis of State or federal protected classes.

Program 5.1: Fair Housing Program

The City provides \$12,000 annually to the Peninsula Conflict-Resolution Center (PCRC), which provides for conflict prevention, management, and resolution services. PCRC also promotes the use of non-adversarial processes in a wide variety of situations, including tenant-landlord disputes. The City will make information available about PCRC and the services it offers at the permit center and on the City's website.

Action 1: Publicize the Peninsula Conflict-Resolution Center (PCRC) at the permit center.

Responsibility: CDD

Funding Source: General

Fund

Timeline:

Actions 1 and 2: Initiate these actions by December 2010

Action 2: Consider providing funds to other fair housing nonprofit organizations, such as Project Sentinel.

Program 5.2: Housing for the Disabled

The Center for Independence of the Disabled (CID) participated in the Housing Element Update process. CID's services include housing accessibility modifications, providing independent living skills training, and peer counseling.

The City will also continue working to ensure that reasonable accommodations can be approved efficiently within the City codes and procedures.

Action 1: Continue to work with, and financially support when feasible, the Center for Independence of the Disabled (CID) to provide housing accessibility modifications for the disabled in Belmont.

Action 2: Post information on its website regarding housing opportunities for the disabled, along with a link to the County's website for additional housing options.

Action 3: Adopt a reasonable accommodation ordinance to provide exceptions in zoning and landuse for housing for persons with disabilities. The exceptions procedure will be a ministerial process, with minimal or no processing fee, subject to approval by the Community Development Director applying following decision-making criteria:

- The request for reasonable accommodation will be used by an individual with a Disability protected under fair housing laws.
- The requested accommodation is necessary to make housing available to an individual with a disability protected under fair housing laws.
- The requested accommodation would not impose an undue financial or administrative burden on the City.
- The requested accommodation would not require a fundamental alteration in the nature of the City's land-use and zoning program.

Responsibility: CDD

Funding Source: Staff time.

Timeline:

Action 1: This program is ongoing

Actions 2 and 3: Initiate these actions by December 2010.

CONSERVATION OF RESOURCES

The City of Belmont highly values its natural and cultural resources, and, therefore, supports the efficient use of these resources. The Citizens' Green Advisory Committee continues to pursue goals for sustainable development that will support green building, energy conservation, water conservation, and the long-range integration of land use and transportation planning. In addition, the City works diligently to ensure that adequate public utilities and facilities are available for new development.

Goal 6: Promote the conservation of natural resources throughout the Belmont community.

- **Policy 6.1** Preserve the unique environmental aspects of the community, including hillsides and other environmental amenities.
- **Policy 6.2** Promote energy conservation and the use of alternative energy generation technology, as appropriate.
- **Policy 6.3** Promote water conservation.
- **Policy 6.4** Integrate land use and transportation planning in long range City planning processes.
- **Policy 6.5** Ensure that residential sites have appropriate public services, facilities, circulation, and other needed infrastructure to support development.

Program 6.1: Promote Energy Conservation

The City currently maintains an updated list of residential energy conservation opportunities, programs, and funding resources.

The City is also currently studying new opportunities for providing rebates or incentives for homeowners' investments in energy-saving techniques (upgrading thermostats, insulation, windows, etc.).

Action 1: Include information about programs available through PG&E (such as energy audits), the State, and federal governments.

Action 2: Provide available information about energy conservation programs and state and federal grants at City Hall, the Public Library, on the City website, and intermittently in utility billings.

Action 3: Review the zoning ordinance to improve solar access provisions.

Responsibility: CDD

Funding Source: Staff time

Timeline:

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action by December 2011.

Action 3: Initiate this action by December 2013.

Program 6.2: Support On-Site Alternative Energy Generation

Encourage homeowners to take advantage of solar **Responsibility:** CDD

energy resources.

Action 1: Adopt guidelines to encourage on-site solar energy systems.

Action 2: Provide informational brochures about solar energy systems and available financial resources at the permit center.

Action 3: Consider using City solar farms as demonstration projects for local residents to learn more about solar energy.

Program 6.3: Promote Water Conservation

The City has an adopted water conservation ordinance.

Action 1: Adopt guidelines to encourage low-water landscaping.

Action 2: Provide informational brochures about drought-resistant and low-water landscaping options that are specific to Belmont's geography and native habitats.

Program 6.4: Adequate Water and Sewer Services

Work with Mid-Peninsula Water District and South Bayside System Authority to ensure there are adequate water and sewer services for new development, prioritizing affordable housing.

Action 1: Deliver the adopted Housing Element to the Mid-Peninsula Water District and South Bayside System Authority within one month of adoption.

Action 2: Adopt an ordinance to insure that the water and sewer service providers grant priority for service allocations to proposed developments that include housing units affordable to lower income households.

Program 6.5: Update the General Plan

Funding Source: Staff time

Timeline:

Actions 1, 2, and 3: Initiate these actions by December 2012.

Responsibility:

CDD, Public Works

Funding Source: Staff time

Timeline:

Actions 1 and 2: Initiate these actions by December 2012.

Responsibility:

CDD, Public Works

Funding Source: Staff time

Timeline:

Action 1: Initiate this action within one (1) month of adoption

Action 2: Initiate this action by December 2010

The City intends to begin a multi-year, comprehensive update of the City's General Plan. This update will be based on the Citywide Vision that was adopted in 2003. The process will entail integrating land use and transportation planning to ensure that future development has effective guidelines.

Action 1: Update the City of Belmont General Plan in order to integrate land use and transportation planning.

Responsibility: CDD

Funding Source:

General Fund

Timeline:

Initiate this program by December 2011.

5.3 QUANTIFIED OBJECTIVES

As required by Section 65583 of the California Government Code, the goals, policies, and programs in this chapter seek to meet quantified housing objectives. The quantified objectives estimate the number of units likely to be constructed, rehabilitated or conserved/preserved by income level during the planning period. The quantified objectives do not represent a ceiling on development, but rather set a target goal for the jurisdiction to achieve based on needs, resources and constraints.

Table 5-2 Quantified Objectives

Household Income	Completed or Approved Jan. 2007 to June 2009	Potential New Construction	Second Units	Rehabilitation	Conservation/ Preservation	Quantified Objective
Category	10 June 2009	Construction	UTIKS	Neriabilitation	Preservation	Objective
Extremely Low		45		0	0	45
Very Low		41	5	0	0	46
Low	1	59	5	0	0	65
Moderate		77		0	0	77
Above Moderate	22	144		0	0	166
Total	23	366	10	0	0	399

Source: City of Belmont Community Development Department; City of Belmont Redevelopment Agency; Dyett & Bhatia, 2009.

Even though there are sites available with residential capacity for between 468 and 1000 units, it is unlikely that all of the sites will be developed during the planning period due to the housing market and other non-governmental constraints. Therefore, the quantified objectives for the City are to meet its identified need of 399 units, according to the regional housing needs allocation. This goal will be met through new construction and the addition of second units.